

Exhibit 2

09/19/2017



8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 09/19/2017, you are 628 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 04/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 05/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 06/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 07/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 08/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 09/01/2017: Unpaid balance of \$4,339.30

CURRENT PAYMENT DUE 10/01/2017: \$4,331.88

AS OF 09/19/2017 THE TOTAL AMOUNT DUE IS \$95,578.98. You must pay this amount to bring your loan current.

Please call us to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. *Here are some of the solutions that may be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing at Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

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It's officially official.

Nationstar
is now
mr.
cooperSM

CHANGING THE FACE OF HOME LOANS



Nationstar has now become Mr. Cooper. That means a lot of new programs and features, but no work for you at all. Your loan will remain exactly the same. So will all your account information. We've just made our monthly statements simpler and easy to read. In fact, this is a quick guide to the new look. Check it out.

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A STATEMENT ABOUT YOUR STATEMENT:
We'll make it easy to understand.

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STATEMENT PAGE 1

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EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT

☒ PRINCIPAL
☒ INTEREST
☒ ESCROW, ☒ TAXES, ☒ INSURANCE
☒ OPTIONAL PRODUCTS & SERVICES

TOTAL FEES & CHARGES: Other fees and charges not included in your regular monthly payment.

OVERDUE PAYMENT(S): If you have any past due amounts, this is the monthly minimum payment you owe to cover them.

PARTIAL PAYMENT (UNAPPLIED): A previously made payment less than the full amount due. Funds remain unapplied until we receive the remainder necessary to make a complete full payment. Unapplied funds may NOT prevent late fees or delinquent reports to credit bureaus where permitted by law.

TOTAL AMOUNT DUE: Full amount owed this month.

TRIAL/WORKOUT PAYMENT AMOUNT (if applicable):
If you are on a trial or other payment plan, your trial payment will be shown here.

PAST PAYMENTS BREAKDOWN

How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

HERE'S SOME HELPFUL INFORMATION

Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

TRANSACTION ACTIVITY

A day-by-day listing of recent transactions on your account.

PAYMENT COUPON

To make your payment, please fill out, detach and return this section with your check or money order. The easiest and fastest way to pay is online. Sign in at www.mrcooper.com to make a one-time payment or set-up AutoPay. It's free.

If you're including additional escrow or principal payments, you must indicate those amount(s) in the spaces provided on the Payment Coupon. Please note that all other amounts must first be paid in full (i.e. fees, overdue payments, etc.) before you can make additional principal payments.

LENDER PAID EXPENSES.

If you have a second statement page, this is where you'll find your Lender Paid Expenses. You'll see expenses, if any, that we paid to maintain and process your home loan. For example, legal fees, repair costs or property inspections.

You'll also see additional info from 5 and 6 on the second page.

10/18/2017



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Why am I receiving this letter?

As of 10/18/2017, you are 657 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

RECENT ACCOUNT HISTORY

PAYMENT DUE 05/01/2017: Unpaid balance of \$4,339.30
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PAYMENT DUE 07/01/2017: Unpaid balance of \$4,339.30

PAYMENT DUE 08/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 09/01/2017: Unpaid balance of \$4,339.30
PAYMENT DUE 10/01/2017: Unpaid balance of \$4,339.30

CURRENT PAYMENT DUE 11/01/2017: \$4,281.21

AS OF 10/18/2017 THE REINSTATEMENT AMOUNT DUE IS \$99,867.61. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?

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STATEMENT PAGE 1

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☒ PRINCIPAL
☒ INTEREST
☒ ESCROW, ☒ TAXES, ☒ INSURANCE
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TOTAL AMOUNT DUE: Full amount owed this month.

TRIAL/WORKOUT PAYMENT AMOUNT (if applicable):
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4 PAST PAYMENTS BREAKDOWN

How your payments were divided up by principal, interest, escrow, optional insurance, lender paid expenses, etc. for the last month and so far this year.

5 HERE'S SOME HELPFUL INFORMATION

Important explanations and special notices pertaining to your account, plus useful tips for managing your home loan.

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You'll also see additional info from 5 and 6 on the second page.



LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.



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11/20/2017



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As of 11/20/2017, you are 690 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

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CURRENT PAYMENT DUE 12/01/2017: \$4,331.88

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INTEREST
ESCROW, TAXES & INSURANCE
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STATEMENT DATE	LOAN NUMBER	PAYMENT DUE DATE	AMOUNT DUE	LATE CHARGE
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Current snapshot of your home loan. See where your mortgage balance stands at the moment.

INTEREST BEARING PRINCIPAL BALANCE
INTEREST RATE
ESCROW BALANCE

ACCOUNT NUMBER 1234567890	O ALAMOUNT DUE* 05/01/2017	\$559 58
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER	PAYMENT DUE IF RECEIVED ON OR AF ER 05/01/2017	\$573 65
ADDITIONAL ESCROW \$ _____ **ADDITIONAL PRINCIPAL \$ _____		
TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH		<input type="text"/>

*All amounts must be paid in full by the additional principal can be applied to the loan.



LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

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- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however Mr. Cooper reserves the right to exercise the legal rights only against the property securing the original obligation.

12/19/2017



8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 12/19/2017, you are 719 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 01/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 07/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 08/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

CURRENT PAYMENT DUE 01/01/2018: \$5,228.71
AS OF 12/19/2017 THE REINSTATEMENT AMOUNT DUE IS \$130,382.58. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing at Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

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Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

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01/18/2018



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 01/18/2018, you are 749 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 02/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 08/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

CURRENT PAYMENT DUE 02/01/2018: \$5,020.40

AS OF 01/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$131,061.72. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
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Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

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02/20/2018

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS



8950 Cypress Waters Blvd.
Coppell, TX 75019

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 02/20/2018, you are 751 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 03/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 09/01/2017: Unpaid balance of \$5,020.40	PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40	PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40	PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

CURRENT PAYMENT DUE 03/01/2018: \$5,020.40
AS OF 02/20/2018 THE REINSTATEMENT AMOUNT DUE IS \$131,934.17. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

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What do I need to know?

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

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03/20/2018

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CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
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YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS



8950 Cypress Waters Blvd.
Coppell, TX 75019

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AUDREY MANOPLA

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RECENT ACCOUNT HISTORY

PAYMENT DUE 10/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40

PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71

CURRENT PAYMENT DUE 04/01/2018: \$5,228.71
AS OF 03/20/2018 THE REINSTATEMENT AMOUNT DUE IS \$137,371.19. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

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- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

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If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866) 316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 9 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
The Loss Mitigation Department at Mr. Cooper

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

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LEGAL RIGHTS AND PROTECTIONS UNDER THE SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USCA Section 3901) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
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- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

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04/18/2018



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 04/18/2018, you are 748 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 04/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 11/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 04/01/2018: Unpaid balance of \$5,228.71

CURRENT PAYMENT DUE 05/01/2018: \$4,327.02

AS OF 04/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$132,985.69. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Your loan recently transferred to Mr. Cooper. Please see your monthly statements from your prior servicer for your 6-month payment history, if the payment history above is less than 6 months.

What do I need to know?

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Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

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Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

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05/18/2018



8950 Cypress Waters Blvd.
Coppell, TX 75019

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)

ONLINE:

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
AUDREY MANOPLA

Dear MORRIS MANOPLA and AUDREY MANOPLA,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 05/18/2018, you are 748 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 05/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 12/01/2017: Unpaid balance of \$5,020.40
PAYMENT DUE 01/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 02/01/2018: Unpaid balance of \$5,228.71

PAYMENT DUE 03/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 04/01/2018: Unpaid balance of \$5,228.71
PAYMENT DUE 05/01/2018: Unpaid balance of \$4,327.02

CURRENT PAYMENT DUE 06/01/2018: \$4,327.02

AS OF 05/18/2018 THE REINSTATEMENT AMOUNT DUE IS \$132,956.45. You must pay this amount to bring your loan current.

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

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What do I need to know?

Our records indicate that you are currently under an approved trial, modification, forbearance or repayment.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

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Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

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06/19/2018

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)
 Fri 7 a.m. to 7 p.m. (CT)
 Sat 8 a.m. to 12 p.m. (CT)

ONLINE

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

MORRIS MANOPLA
 AUDREY MANOPLA

Dear Morris Manopla and Audrey Manopla,

At Mr. Cooper, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties.

Why am I receiving this letter?

As of 06/19/2018, you are 749 days delinquent on your mortgage loan. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern:

Your Alternative Modification payment is \$4,356.26 and due on 05/01/2018.

RECENT ACCOUNT HISTORY

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

PAYMENT DUE 01/01/2018 Unpaid balance of \$5,228.71

CURRENT PAYMENT DUE 07/01/2018: \$4,327.02**AS OF 06/19/2018 THE TOTAL AMOUNT DUE IS \$132,927.21. You must pay this amount to bring your loan current.**

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. This amount does not include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote as this amount will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

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**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development Office
of Housing****OMB Approval 2502-0584
Exp 3/31/2021****Legal Rights and Protections Under the SCRA**

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form **HUD-92070**
(6/2017)